AMENDMENTS TO THE SPECIFICATION:

Replace the Abstract with the following amended Abstract:

A personal computer emulates the functionality of a smart card reader that conforms with the ~~PCSC~~ Personal Computer Smart Card (PCSC) standard, to enable the computer to communicate with a reader that complies with the ~~EMV~~ Europay Mastercard-Visa (EMV) standard for financial transactions. An interface in the personal computer checks commands being sent to the reader, to determine if they represent a case in which data is to be received in a response from the reader. If so, the interface emulates the return of a state word which identifies the amount of data in the response. In reply, the interface receives a new command, to which it then responds with data received from the reader.

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